This listing of claims will replace all prior versions, and listings, of claims in the application:

Listing of Claims:

Claim 1 (currently amended): A method for using and charging Internet services via a mobile telephone, comprising the steps of:

establishing a payment gateway, which is accessible by a mobile telephone-Internet user via a mobile telephone terminal and by a provider via a provider server, where customer data of the user can be held centrally in a database of the payment gateway,

opening a micropayment account at a bank, ~~where~~ the payment gateway and the micropayment account [[are]] being continuously synchronized by means of matching the databases,

~~reserving a certain amount in the micropayment account via the payment gateway and authorized by the user to the provider,~~

~~the provider debiting amounts against the amount reserved,~~

~~transmitting the actual charge(s) from the provider to the payment gateway upon conclusion of the process,~~ the user requesting a service or content from the provider,

in response to said user request, the provider sending an authorization request to the user wherein the authorization request comprises transaction data including a certain transaction amount and a link to the payment gateway, the provider sending the same transaction data to the payment gateway by means of a message,

upon the user so authorizing, the transaction data is also transmitted from the user's terminal to the payment gateway by means of a message,

the payment gateway synchronizing the two messages, verifying that the messages concur and then reserving the certain transaction amount in the micropayment account, and

~~allocating the actual charges to the reserved certain amount, wherein~~ the payment gateway ~~debits the amounts~~ then debiting an amount or amounts up to the certain transaction amount to the micropayment account, ~~credits~~ crediting the provider and ~~cancels~~ canceling the respective reserved certain transaction amount.

Claim 2 (previously presented): The method as defined by claim 1, wherein no electronic money purse data and no customer data are held in the terminal.

Claim 3 (previously presented): The method as defined by claim 1, further comprising the step of securing all payment transactions by means of a customer payment PIN.

Claim 4 (previously presented): The method as defined by claim 1, further comprising the step of limiting sensitive data safely within the mobile telephone network and not transmitting sensitive data via the Internet.

Claim 5 (previously presented): The method as defined by claim 1, further comprising the step of authenticating the customer via the mobile telephone network.

Claims 6-7 (canceled).

Claim 8 (previously presented): The method as defined by claim 2, further comprising the step of securing all payment transactions by means of a customer payment PIN.

Claim 9 (previously presented): The method as defined by claim 2, further comprising the step of limiting sensitive data safely within the mobile telephone network and not transmitting sensitive data via the Internet.

Claim 10 (previously presented): The method as defined by claim 3, further comprising the step of limiting sensitive data safely within the mobile telephone network and not transmitting sensitive data via the Internet.

Claim 11 (previously presented): The method as defined by claim 2, further comprising the step of authenticating the customer via the mobile telephone network.

Claim 12 (previously presented): The method as defined by claim 3, further comprising the step of authenticating the customer via the mobile telephone network.

Claim 13 (previously presented): The method as defined by claim 4, further comprising the step of authenticating the customer via the mobile telephone network.

Claims 14 - 18 (canceled)

Claim 19 (previously presented): A method for using and charging Internet services via a mobile telephone, comprising the steps of:

authenticating a mobile telephone-Internet user via a mobile telephone network;

establishing a payment gateway, which is accessible by the mobile telephone-Internet user via a mobile telephone terminal and by a provider via a provider server, where customer data of the user can be held centrally in a database of the payment gateway;

opening a micropayment account at a bank, ~~where~~ the payment gateway and the micropayment account [[are]] being continuously synchronized by means of matching the databases;

~~reserving a certain amount in the micropayment account via the payment gateway and authorized by the user to the provider;~~

~~the provider debiting amounts against the amount reserved;~~

~~transmitting the actual charge from the provider to the payment gateway upon conclusion of the process;~~ the user requesting a service or content from the provider;

in response to said user request, the provider sending an authorization request to the user wherein the authorization request comprises transaction data including a certain transaction amount and a link to the payment gateway, the provider sending the same transaction data to the payment gateway by means of a message;

upon the user so authorizing, the transaction data is also transmitted from the user's terminal to the payment gateway by means of a message;

the payment gateway synchronizing the two messages, verifying that the messages concur and then reserving the certain transaction amount in the micropayment account; and

~~allocating the actual charges to the reserved certain amount, wherein~~ the payment gateway ~~debits the amounts~~ then debiting an amount or amounts up to the transaction amount to the micropayment account, ~~credits~~ crediting the provider and ~~cancels~~ canceling the respective reserved certain transaction amount.

Claim 20 (previously presented): The method as defined by claim 19 further comprising coupling standard dealer software with standard (Internet) payment systems and Internet-enabled standard mobile telephone terminals.

Claim 21 (previously presented): The method as defined by claim 1 further comprising coupling standard dealer software with standard (Internet) payment systems and Internet-enabled standard mobile telephone terminals.